



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, Virginia 22313-1450
www.uspto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/854,913	05/14/2001	Juan Pablo Agudo		7556

7590
Juan Pablo Agudo
Dorrego 2150
Martinez - Pcia
Buenos Aries,
ARGENTINA

04/03/2008

EXAMINER

HAVAN, THU THAO

ART UNIT	PAPER NUMBER
----------	--------------

3693

MAIL DATE	DELIVERY MODE
-----------	---------------

04/03/2008

PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No. 09/854,913	Applicant(s) AGUDO ET AL.	
	Examiner THU-THAO HAVAN	Art Unit 3693	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 27 December 2007.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-20,27-30,35 and 36 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-20,27-30,35 and 36 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☒ The drawing(s) filed on 14 May 2001 is/are: a) ☒ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

Detailed Action

Response to Amendment

Claims 1-20, 27-30, and 35-36 are pending. This action is in response to the amendment received December 27, 2007.

Drawings

The drawings were received on May 14, 2001. These drawings are accepted.

Claim Rejections - 35 USC § 102

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless -

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

Claims **1-20, 27-30, and 35-36** are rejected under 35 U.S.C. 102(e) as being anticipated by Morea et al. (US 7,103,570).

Re claim **1**, Morea teaches a method for on-the-spot processing of credit applications at least one site remote from a credit headquarters, said method using human resources at said headquarters (abstract) and comprising the stages of:

- (a) entering personal data of a credit applicant at a remote site (fig. 10);
- (b) transmitting the entered personal data of a credit applicant at a remote site to the credit headquarters (col. 7-8; figs. 1-2);

(c) analysing said personal data at said credit headquarters and deciding the credit application while the applicant is substantially at the remote site (col. 8, lines 5-17; figs. 3-5); and

(d) thereafter transmitting the decision to the remote site and generating a computer file with the personal data and credit data, said computer file including at least one scanned image (col. 7, lines 34-59; col. 4, lines 50-57; col. 12, lines 45-53; col. 20, lines 34-40; fig. 6);

(e) storing said computer file in a computer storage means in said credit headquarters (col. 3, lines 25-39).

Re claim 2, Morea teaches entering data includes scanning at least part of an identity document of the applicant to obtain a document image and storing said image in a file of the terminal (figs. 19 and 6).

Re claim 3, Morea teaches (i) entering personal data of a credit applicant and storing the same in a computer terminal at a remote site; (ii) using a program to check whether the stored data fulfill a predetermined list of data requirements sufficient, at least, for checking the credit aptitude and eventually display a message on a terminal screen in the event data is missing; (iii) eventually repeating the preceding steps until said list of requirements is complete; (iv) generating, in response to said check being successful, a credit application message with the stored data and images and transmit the same from the terminal at said remote site to said credit headquarters; (v) checking, at said credit headquarters, the aptitude of the applicant for the credit and decide on the grant or rejection of the credit as a function of said check; (vi) transmitting a message to said terminal at the remote site with information on said decision on the credit and (vii) in case of a decision to grant, generating and printing a

contract document at the terminal for the applicant to sign (col. 1, lines 13-36; col. 14, lines 1-17; figs. 3-5).

Re claim **4**, Morea teaches entering data includes entering in the identification of the applicant and scanning at least part of an identity document of the applicant to obtain a document image and storing said image in a file of the terminal association with said identification data (col. 7, lines 34-59; col. 4, lines 50-57; col. 12, lines 45-53; col. 20, lines 34-40)

Re claim **5**, Morea teaches displaying a multiple-choice menu of applicant activity profiles selecting an applicant profile from said multiple-choice menu, and said step and includes using said selected profile for selecting and displaying a checklist from a plurality of predetermined checklists of documents required for imaging (col. 4, lines 50-57; col. 8, line 64 to col. 9, line 7; col. 15, line 45 to col. 17, line 24).

Re claim **6**, Morea teaches multiple-choice profile menu includes employee, self-employed, retired or bank-cardholder (col. 15, line 45 to col. 17, line 24; fig. 9)

Re claims **7-10**, Morea teaches in response to detecting an incomplete selected checklist, thereby only enabling proceeding to said step (iv) of generating said credit application message in response to a complete selected checklist (figs. 17 and 19)

Re claim **27**, Morea teaches analysis comprises checking whether the customer has not been reported as defaulted in debt repayment by other entities and credit amounts with others entities and the said decision includes setting a limit to the credit to be granted as a function of the existence of said credit amounts (fig. 5).

Re claim **28**, Morea teaches transmissions between the credit headquarters and the remote site are channeled via internet (figs. 1-3).

Re claim **29**, Morea teaches providing a website at said credit headquarters and wherein said transmissions from the remote site are channeled to said website (col. 3, lines 1-24; col. 14, lines 55-62; col. 15, lines 15-57).

Re claims **11-20, 30, and 35-36**, Morea teaches a method as claimed in claims 1-10 and 27-29. Therefore the rationale applied in the rejection of claims 1-10 and 27-29 applies herein.

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Thu Thao Havan whose telephone number is (571) 272-8111. The examiner can normally be reached during her flextime schedule.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Kramer can be reached on (571) 272-6783. The fax phone number for the organization where this application or proceeding is assigned is (571) 273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct-uspto.gov/>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at (866) 217-9197 (toll-free).

Application/Control Number: 09/854,913

Page 6

Art Unit: 3693

/Thu Thao Havan/

Art Unit 3693

3/22/08